

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ebonnie Leavern Simmons-Hall  
Debtor

Case No. 18-03287-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 22, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db	+ Ebonnie Leavern Simmons-Hall, 724 Rowe Lane, Harrisburg, PA 17112-2731
5093028	+ AES/BELAUSBK, PO BOX 2461, HARRISBURG, PA 17105-2461
5093029	+ ASPIRE URGENT CARE & FAMILY MEDICINE, 49 PRINCE STREET, HARRISBURG, PA 17109-3113
5093033	CB/ASHLEYSTWRT, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093035	+ CB/BRYLANEHOME, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093038	CB/FFE21CC, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093040	CB/JESSLONDON, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093047	CCB/SIMPLYB, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093054	DAUPHIN COUNTY COMMISSIONERS, ATT GEORGE HARTWICK COMMISSIONER, FRONT & MARKET STREETS, HARRISBURG, PA 17101
5093057	+ FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
5093062	+ SHAPIRO & DENARDO, LLC, DANIELLE BOYLE-EBERSOLE ESQ, 3600 HORIZON DRIVE, Suite 150, KING OF PRUSSIA, PA 19406-4702
5153020	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2023 18:33:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 18:48:12	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5093030	EDI: CAPITALONE.COM	Dec 22 2023 23:34:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5093031	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 22 2023 18:33:00	CARRINGTON MORTGAGE SERVICES LLC, 1600 S DOUGLASS ROAD STE 200A, ANAHEIM, CA 92806-5948
5093032	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/A&F, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093034	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093036	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/CATHERINES, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093037	+ EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/EXPRESS, PO BOX 182789, COLUMBUS, OH 43218-2789
5093039	+ EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/FLLBTY, PO BOX 182789, COLUMBUS, OH 43218-2789
5093041	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/LNBRYNT, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093042	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/ROAMANS, BANKRUPTCY NOTICES, PO

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			BOX 182125, COLUMBUS, OH 43218-2125
5093043	+ EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/TORRID, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093044	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/VICSCRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093045	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CB/WMNWTHN, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093046	EDI: WFNNB.COM	Dec 22 2023 23:34:00	CCB/DAVIDS, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093049	Email/Text: bankruptcycollections@citadelbanking.com	Dec 22 2023 18:33:00	CITADEL FCU, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
5093050	Email/Text: dylan.succa@commercialacceptance.net	Dec 22 2023 18:33:00	COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5093051	EDI: PENNDEPTREV	Dec 22 2023 23:34:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5093051	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 18:33:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5093052	EDI: CRFRSTNA.COM	Dec 22 2023 23:34:00	CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
5093053	Email/PDF: creditonebknofications@resurgent.com	Dec 22 2023 18:37:57	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5110940	EDI: CAPITALONE.COM	Dec 22 2023 23:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5118936	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 22 2023 18:33:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5105740	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 18:37:31	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5093066	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 22 2023 18:33:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5093055	+ Email/PDF: DellBKNotifications@resurgent.com	Dec 22 2023 18:48:10	DFS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607
5093056	EDI: DISCOVER	Dec 22 2023 23:34:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5094360	EDI: DISCOVER	Dec 22 2023 23:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5104195	Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2023 18:33:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5093058	EDI: IRS.COM	Dec 22 2023 23:34:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5093048	Email/Text: info@pamd13trustee.com	Dec 22 2023 18:33:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5112192	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 18:38:02	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5093059	+ Email/Text: unger@members1st.org	Dec 22 2023 18:33:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5093060	+ Email/Text: bnc@nordstrom.com		

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		Dec 22 2023 18:33:26	NORDSTROM/TD, PO BOX 13589, SCOTTSDALE, AZ 85267-3589
5093185	+ EDI: RECOVERYCORP.COM		
		Dec 22 2023 23:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5116331	EDI: Q3G.COM		
		Dec 22 2023 23:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5116332	EDI: Q3G.COM		
		Dec 22 2023 23:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5570541	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 22 2023 18:48:17	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5570542	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 22 2023 18:37:17	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
5093063	+ EDI: SYNC		
		Dec 22 2023 23:34:00	SYNCB/SCORER, BANKRUPTCY NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
5093064	+ EDI: WTRRN BANK.COM		
		Dec 22 2023 23:34:00	TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5119007	+ Email/Text: bncmail@w-legal.com		
		Dec 22 2023 18:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5093067	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		
		Dec 22 2023 18:33:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5093061		SANDRA SIMMONS
5093065		TENANTS
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2023 at the address(es) listed

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**below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor BankUnited N.A. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor BankUnited N.A. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BankUnited N.A. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Ebonnie Leavern Simmons-Hall DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BankUnited N.A. bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Ebonnie Leavern Simmons-Hall karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 8	

**Information to identify the case:**Debtor 1 Ebonnie Leavern Simmons-Hall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3148

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03287-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ebonnie Leavern Simmons-Hall

12/22/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**